

**UNITED STATES BANKRUPTCY COURT  
FOR THE EASTERN DISTRICT OF PENNSYLVANIA**

**IN RE:** :  
    **John Thomas Moore, Jr.** :  
                                  : **CHAPTER 13**  
                                  : **NO. 23-10084-AMC**  
    **Debtor.** :

**ORDER REGARDING CERTIFICATION OF DEFAULT**

1. A Certification of Default (“Certification”) was filed by Brock and Scott, PLLC, on behalf of Freedom Mortgage Corporation (“Creditor”) on August 28, 2024.

2. An objection to the Certification was filed by Cibik Law, PC, on behalf of the Debtor on August 28, 2024.

3. The debtor is currently due for January 1, 2025’s regular monthly mortgage payment of \$1,409.99, less the suspense balance of \$122.39, for a total of \$1287.60.

4. In order to resolve the Certification, the Debtor has proposed to pay, in addition to his regular monthly mortgage payment of \$1,409.99 for January \$643.80 and February, \$643.80.

5. Cibik Law, PC, on behalf of the Debtor, and Brock and Scott, PLLC, on behalf of the Creditor, have asked this Court to enter an order directing Mr. Moore to do so, or else, upon notice to this Court of his failure to do so, this Court will enter an order certifying the default.

**AND NOW**, this \_\_\_\_ day of \_\_\_\_\_, 2025, it is hereby **ORDERED** that Mr. Moore will make the additional payments, or else, upon notice to this Court of his failure to do so, this Court will enter an order certifying the default.

Date:

\_\_\_\_\_  
Honorable Ashely M. Chan  
United States Bankruptcy Chief Judge